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DEC 08 2004

FAX COVER LETTER

December 8, 2004

TO: Mail Stop Amendment  
COMPANY: U.S. Patent and Trademark Office  
PHONE:  
FAX: 703-872-9306

FROM: Christopher R. Hilberg  
DIRECT DIAL: 612.607.7386  
EMAIL: [Chilberg@oppenheimer.com](mailto:Chilberg@oppenheimer.com)  
RE: Serial No. 09/976,443  
Attorney Docket No. 60021-376002

COMMENTS: I certify that this correspondence is being transmitted by facsimile to Mail Stop Amendment at the U.S. Patent and Trademark Office via facsimile number 703-872-9306 on December 8, 2004.

*Ann Pommier*

Ann Pommier

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Serial No 09/976,443  
In reply to Office Action mailed September 8, 2004  
Page 1 of 8

**DEC 08 2004****PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the application of:

Sloan et al.

Ser. #: 09/976,443

Filed: October 12, 2001

For: **AUTOMATED COACHING FOR  
A FINANCIAL MODELING  
AND COUNSELING SYSTEM**

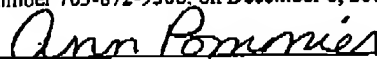
Examiner: Pwu, Jeffrey C.

Art Unit: 3628

Atty. Docket #: 60021-376002

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Ann Pommier

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated September 8, 2004.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2  
of this paper.

**Remarks/Arguments** begin on page 6 of this paper.